Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 466** **December 2002**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	15,769	-2,871	-15 %	10.87 %	-145 bp
+200 bp	17,154	-1,485	-8 %	11.63 %	-69 bp
+100 bp	18,221	-419	-2 %	12.18 %	-15 bp
0 bp	18,640			12.32 %	
-100 bp	18,334	-306	-2 %	12.04 %	-28 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	12.32 %	12.24 %	12.75 %
Post-shock NPV Ratio	11.63 %	11.47 %	10.85 %
Sensitivity Measure: Decline in NPV Ratio	69 bp	77 bp	191 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Amounts in Millions

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	14,176	14,123	13,629	12,939	12,249	13,571	14,123	104.06	2.6
30-Year Mortgage Securities	3,843	3,780	3,651	3,480	3,304	3,611	3,780	104.66	2.5
15-Year Mortgages and MBS	20,632	20,342	19,762	19,030	18,277	19,430	20,342	104.69	2.1
Balloon Mortgages and MBS	5,302	5,235	5,145	5,031	4,907	5,024	5,235	104.20	1.5
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	2,190	2,182	2,174	2,165	2,151	2,191	2,182	99.56	0.4
7 Month to 2 Year Reset Frequency	10,705	10,596	10,493	10,380	10,225	10,335	10,596	102.52	1.0
2+ Month to 5 Year Reset Frequency	8,686	8,500	8,297	8,073	7,828	8,376	8,500	101.48	2.3
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	487	483	480	475	470	468	483	103.24	0.7
2 Month to 5 Year Reset Frequency	2,839	2,788	2,740	2,694	2,644	2,776	2,788	100.46	1.8
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,059	3,021	2,988	2,957	2,924	2,978	3,021	101.45	1.2
Adjustable-Rate, Fully Amortizing	8,577	8,493	8,411	8,328	8,245	8,431	8,493	100.73	1.0
Fixed-Rate, Balloon	3,431	3,300	3,178	3,062	2,953	3,036	3,300	108.71	3.8
Fixed-Rate, Fully Amortizing	4,797	4,594	4,406	4,231	4,068	4,272	4,594	107.53	4.3
Construction and Land Loans									
Adjustable-Rate	3,789	3,778	3,768	3,758	3,749	3,756	3,778	100.58	0.3
Fixed-Rate	2,455	2,403	2,354	2,308	2,264	2,433	2,403	98.75	2.1
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,983	3,975	3,968	3,962	3,955	4,008	3,975	99.18	0.2
Fixed-Rate	2,541	2,492	2,445	2,399	2,356	2,431	2,492	102.51	1.9
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	298	294	289	284	279	294	294	100.00	1.5
Accrued Interest Receivable	451	451	451	451	451	451	451	100.00	0.0
Advance for Taxes/Insurance	19	19	19	19	19	19	19	100.00	0.0
Float on Escrows on Owned Mortgages	12	32	63	91	112		32		-79.6
LESS: Value of Servicing on Mortgages Serviced by Others	-7	-8	-7	-5	-4		-8		4.3
TOTAL MORTGAGE LOANS AND SECURITIES	**102,455**	**100,888**	**98,718**	**96,121**	**93,432**	**97,892**	**100,888**	**103.06**	**1.9**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	2,547	2,540	2,535	2,529	2,524	2,570	2,540	98.86	0.2
Fixed-Rate	2,174	2,109	2,046	1,987	1,930	1,960	2,109	107.56	3.0
Consumer Loans									
Adjustable-Rate	1,436	1,434	1,432	1,431	1,429	1,451	1,434	98.83	0.1
Fixed-Rate	5,002	4,926	4,852	4,780	4,711	4,782	4,926	103.01	1.5
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-113	-112	-110	-109	-107	-111	-112	0.00	1.3
Accrued Interest Receivable	98	98	98	98	98	98	98	100.00	0.0
TOTAL NONMORTGAGE LOANS	**11,144**	**10,996**	**10,853**	**10,717**	**10,584**	**10,751**	**10,996**	**102.28**	**1.3**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,632	5,632	5,632	5,632	5,632	5,632	5,632	100.00	0.0
Equities and All Mutual Funds	2,198	2,121	2,034	1,953	1,875	2,121	2,121	100.00	3.9
Zero-Coupon Securities	82	78	73	70	67	69	78	111.73	5.7
Government and Agency Securities	3,477	3,398	3,323	3,253	3,186	3,203	3,398	106.09	2.3
Term Fed Funds, Term Repos	6,264	6,250	6,237	6,224	6,211	6,233	6,250	100.28	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,035	1,970	1,908	1,851	1,797	1,997	1,970	98.62	3.2
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	5,458	5,455	5,402	5,297	5,115	5,437	5,455	100.33	0.5
Structured Securities (Complex)	4,878	4,811	4,691	4,555	4,404	4,757	4,811	101.15	2.0
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	2.0
TOTAL CASH, DEPOSITS, AND SECURITIES	**30,024**	**29,714**	**29,300**	**28,834**	**28,286**	**29,448**	**29,714**	**100.90**	**1.2**

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	234	234	234	234	234	234	234	100.00	0.0
Real Estate Held for Investment	60	60	60	60	60	60	60	100.00	0.0
Investment in Unconsolidated Subsidiaries	53	54	54	52	49	54	54	100.00	-0.7
Office Premises and Equipment	1,973	1,973	1,973	1,973	1,973	1,973	1,973	100.00	0.0
TOTAL REAL ASSETS, ETC.	**2,321**	**2,321**	**2,321**	**2,320**	**2,316**	**2,321**	**2,321**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	134	155	229	291	325		155		-30.5
Adjustable-Rate Servicing	236	250	253	253	251		250		-3.3
Float on Mortgages Serviced for Others	135	164	218	269	303		164		-25.3
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**506**	**569**	**700**	**813**	**878**		**569**		**-17.0**
OTHER ASSETS									
Purchased and Excess Servicing						371			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	3,795	3,795	3,795	3,795	3,795	3,795	3,795	100.00	0.0
Miscellaneous II						445			
Deposit Intangibles									
Retail CD Intangible	46	61	75	88	101		61		-23.8
Transaction Account Intangible	577	833	1,096	1,355	1,631		833		-31.2
MMDA Intangible	478	669	889	1,055	1,215		669		-30.7
Passbook Account Intangible	815	1,188	1,546	1,901	2,217		1,188		-30.8
Non-Interest-Bearing Account Intangible	100	222	339	450	555		222		-53.6
TOTAL OTHER ASSETS	**5,812**	**6,770**	**7,740**	**8,645**	**9,515**	**4,611**	**6,770**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						360			
TOTAL ASSETS	**152,262**	**151,258**	**149,633**	**147,449**	**145,013**	**145,383**	**151,258**	**104/102***	**0.9/1.5***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	39,189	39,009	38,832	38,656	38,482	38,628	39,009	100.99	0.5
Fixed-Rate Maturing in 13 Months or More	22,526	21,969	21,431	20,913	20,412	20,774	21,969	105.75	2.5
Variable-Rate	947	946	945	944	943	944	946	100.24	0.1
Demand									
Transaction Accounts	11,413	11,413	11,413	11,413	11,413	11,413	11,413	100/93*	0.0/2.5*
MMDAs	13,924	13,924	13,924	13,924	13,924	13,924	13,924	100/95*	0.0/1.5*
Passbook Accounts	15,776	15,776	15,776	15,776	15,776	15,776	15,776	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	5,220	5,220	5,220	5,220	5,220	5,220	5,220	100/96*	0.0/2.4*
TOTAL DEPOSITS	**108,995**	**108,257**	**107,542**	**106,846**	**106,170**	**106,679**	**108,257**	**101/99***	**0.7/1.6***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	8,218	8,141	8,066	7,993	7,920	7,943	8,141	102.50	0.9
Fixed-Rate Maturing in 37 Months or More	3,477	3,293	3,122	2,963	2,814	3,049	3,293	108.01	5.4
Variable-Rate	2,066	2,066	2,066	2,065	2,065	2,067	2,066	99.95	0.0
TOTAL BORROWINGS	**13,761**	**13,501**	**13,254**	**13,021**	**12,799**	**13,059**	**13,501**	**103.38**	**1.9**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	652	652	652	652	652	652	652	100.00	0.0
Other Escrow Accounts	117	113	110	106	103	121	113	93.33	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	385	385	385	385	385	385	385	100.00	0.0
Miscellaneous I	1,691	1,691	1,691	1,691	1,691	1,691	1,691	100.00	0.0
Miscellaneous II	0	0	0	0	0	280			
TOTAL OTHER LIABILITIES	**2,844**	**2,841**	**2,837**	**2,834**	**2,831**	**3,129**	**2,841**	**90.79**	**0.1**
Other Liabilities not Included Above									
Self-Valued	8,314	8,007	7,771	7,583	7,422	7,283	8,007	109.95	3.4
Unamortized Yield Adjustments						-2			
TOTAL LIABILITIES	**133,915**	**132,606**	**131,404**	**130,284**	**129,223**	**130,148**	**132,606**	**102/100****	**0.9/1.7****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	88	39	-50	-138	-218		39		
ARMs	10	5	1	-6	-14		5		
Other Mortgages	6	0	-9	-20	-31		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	72	26	-44	-114	-180		26		
Sell Mortgages and MBS	-126	-24	139	293	432		-24		
Purchase Non-Mortgage Items	2	0	-2	-3	-4		0		
Sell Non-Mortgage Items	0	0	0	0	1		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-47	-25	-2	19	39		-25		
Pay Floating, Receive Fixed	2	1	-1	-2	-4		1		
Basis Swaps	-1	-1	-1	-1	0		-1		
Swaptions	0	0	0	0	0		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	1	1	10	21	30		1		
Interest-Rate Caps	0	0	0	1	2		0		
Interest-Rate Floors	1	0	0	0	0		0		
Futures	-3	0	3	6	9		0		
Options on Futures	0	0	0	0	0		0		
Construction LIP	-30	-52	-72	-91	-109		-52		
Self-Valued	13	16	20	23	26		16		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-13**	**-13**	**-8**	**-11**	**-21**		**-13**		

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NET PORTFOLIO VALUE									
+ ASSETS	152,262	151,258	149,633	147,449	145,013	145,383	151,258	104/102***	0.9/1.5***
- LIABILITIES	133,915	132,606	131,404	130,284	129,223	130,148	132,606	102/100**	0.9/1.7**
+ OFF-BALANCE-SHEET POSITIONS	-13	-13	-8	-11	-21		-13		
TOTAL NET PORTFOLIO VALUE	18,334	18,640	18,221	17,154	15,769	15,235	18,640	122.34	0.3

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,434	$5,278	$1,336	$313	$210
WARM	327 mo	309 mo	282 mo	231 mo	189 mo
WAC	6.40%	7.32%	8.32%	9.33%	11.18%
Amount of these that is FHA or VA Guaranteed	$155	$100	$58	$25	$26
Securities Backed by Conventional Mortgages	$1,774	$478	$311	$179	$53
WARM	303 mo	303 mo	233 mo	202 mo	153 mo
Weighted Average Pass-Through Rate	6.01%	7.20%	8.17%	9.17%	10.33%
Securities Backed by FHA or VA Mortgages	$475	$219	$90	$20	$13
WARM	301 mo	295 mo	216 mo	188 mo	141 mo
Weighted Average Pass-Through Rate	6.24%	7.15%	8.16%	9.07%	10.66%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$10,567	$3,904	$1,164	$292	$168
WAC	6.18%	7.32%	8.31%	9.30%	11.01%
Mortgage Securities	$2,976	$325	$22	$7	$3
Weighted Average Pass-Through Rate	5.77%	7.11%	8.15%	9.09%	10.91%
WARM (of 15-Year Loans and Securities)	154 mo	139 mo	124 mo	107 mo	98 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,909	$1,151	$382	$121	$263
WAC	6.22%	7.33%	8.30%	9.32%	12.42%
Mortgage Securities	$1,169	$28	$0	$0	$0
Weighted Average Pass-Through Rate	5.41%	7.16%	8.00%	9.00%	10.00%
WARM (of Balloon Loans and Securities)	85 mo	76 mo	64 mo	55 mo	63 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$41,636**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$32	$313	$101	$4	$80
WAC	5.24%	5.54%	6.43%	2.60%	6.12%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,160	$10,022	$8,275	$464	$2,696
Weighted Average Margin	232 bp	251 bp	269 bp	221 bp	231 bp
WAC	5.49%	5.88%	6.34%	4.93%	6.27%
WARM	200 mo	285 mo	309 mo	286 mo	254 mo
Weighted Average Time Until Next Payment Reset	5 mo	11 mo	41 mo	2 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$24,146**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$102	$31	$25	$0	$9
Weighted Average Distance from Lifetime Cap	172 bp	106 bp	101 bp	114 bp	178 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$113	$603	$361	$8	$148
Weighted Average Distance from Lifetime Cap	329 bp	362 bp	337 bp	360 bp	356 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,409	$9,341	$7,641	$450	$2,521
Weighted Average Distance from Lifetime Cap	741 bp	639 bp	589 bp	700 bp	635 bp
Balances Without Lifetime Cap	$568	$360	$349	$10	$98
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$916	$9,286	$7,487	$53	$2,360
Weighted Average Periodic Rate Cap	155 bp	171 bp	205 bp	165 bp	169 bp
Balances Subject to Periodic Rate Floors	$798	$8,366	$6,771	$39	$1,967
MBS Included in ARM Balances	$660	$3,063	$1,430	$136	$138

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,978	$8,431
WARM	92 mo	203 mo
Remaining Term to Full Amortization	270 mo	
Rate Index Code	0	0
Margin	228 bp	285 bp
Reset Frequency	26 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$43	$240
Wghted Average Distance to Lifetime Cap	70 bp	95 bp
Fixed-Rate:		
Balances	$3,036	$4,272
WARM	62 mo	119 mo
Remaining Term to Full Amortization	252 mo	
WAC	7.54%	7.76%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$3,756	$2,433
WARM	40 mo	36 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	165 bp	7.38%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,008	$2,431
WARM	150 mo	102 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	85 bp	7.70%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,570	$1,960
WARM	45 mo	43 mo
Margin in Column 1; WAC in Column 2	126 bp	7.78%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,451	$4,782
WARM	42 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	420 bp	9.36%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$126	$1,359
Fixed Rate		
Remaining WAL <= 5 Years	$482	$3,208
Remaining WAL 5-10 Years	$21	$98
Remaining WAL Over 10 Years	$77	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$2
CMO Residuals:		
Fixed Rate	$0	$11
Floating Rate	$2	$23
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$27	$0
WAC	7.62%	9.41%
Principal-Only MBS	$0	$0
WAC	0.00%	12.40%
Total Mortgage-Derivative Securities - Book Value	$735	$4,702

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 4/1/2003 7:55:17 AM

Amounts in Millions

Reporting Dockets: 466
December 2002
Data as of: 4/1/2003

MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$16,498	$10,013	$3,995	$2,228	$2,185
WARM	240 mo	263 mo	258 mo	262 mo	257 mo
Weighted Average Servicing Fee	27 bp	31 bp	40 bp	49 bp	52 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	368 loans				
FHA/VA	42 loans				
Subserviced by Others	6 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$17,078	$51	Total # of Adjustable-Rate Loans Serviced	134 loans
WARM (in months)	338 mo	252 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	47 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others	**$52,047**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,632		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,121		
Zero-Coupon Securities	$69	3.14%	54 mo
Government & Agency Securities	$3,203	4.13%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,233	1.37%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,997	5.70%	54 mo
Memo: Complex Securities (from supplemental reporting)	$4,757		
Total Cash, Deposits, and Securities	**$24,012**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 4/1/2003 7:55:17 AM

Reporting Dockets: 466
December 2002
Data as of: 4/1/2003

Amounts in Millions

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$849
Accrued Interest Receivable	$451
Advances for Taxes and Insurance	$19
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$555
Unrealized Gains (Losses)	$191

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$126
Accrued Interest Receivable	$98
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$236
Unrealized Gains (Losses)	$6

OTHER ITEMS

Real Estate Held for Investment	$60
Repossessed Assets	$234
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$54
Office Premises and Equipment	$1,973
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$103
Less: Unamortized Yield Adjustments	$-35
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$371
Miscellaneous I	$3,795
Miscellaneous II	$445
TOTAL ASSETS	**$145,383**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$96
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,672
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$943
Mortgage-Related Mututal Funds	$1,178
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,414
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$3,482
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$241

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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All Reporting CMR
Report Prepared: 4/1/2003 7:55:18 AM

Amounts in Millions

Reporting Dockets: 466
December 2002
Data as of: 4/1/2003

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$10,473	$3,433	$462	$106
WAC	2.46%	4.87%	5.72%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,234	$8,966	$1,060	$241
WAC	2.52%	4.07%	5.72%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$11,471	$3,530	$126
WAC		3.68%	5.95%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$5,773	$58
WAC			4.79%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$59,402**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$944	$903	$866
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,389	$20,083	$8,615
Penalty in Months of Forgone Interest	3.01 mo	5.49 mo	6.51 mo
Balances in New Accounts	$1,649	$1,171	$527

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 4/1/2003 7:55:18 AM

Amounts in Millions

Reporting Dockets: 466
December 2002
Data as of: 4/1/2003

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 5.00%	$2,596	$2,898	$1,362	2.89%
5.00 to 5.99%	$252	$1,126	$1,094	5.49%
6.00 to 6.99%	$67	$720	$426	6.43%
7.00 to 7.99%	$30	$212	$154	7.28%
8.00 to 8.99%	$0	$10	$6	8.36%
9.00 to 9.99%	$0	$0	$0	9.01%
10.00 to 10.99%	$0	$0	$5	10.18%
11.00 and Above	$0	$34	$2	11.99%
WARM	1 mo	17 mo	78 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$10,992**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$10,294
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill **Reporting Dockets: 466**
All Reporting CMR **December 2002**
Report Prepared: 4/1/2003 7:55:18 AM **Amounts in Millions** **Data as of: 4/1/2003**

MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$11,413	0.97%	$373
Money Market Deposit Accounts (MMDAs)	$13,924	1.74%	$823
Passbook Accounts	$15,776	1.51%	$405
Non-Interest-Bearing Non-Maturity Deposits	$5,220		$171
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$292	0.35%	
Escrow for Mortgages Serviced for Others	$360	0.33%	
Other Escrows	$121	0.19%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$47,106		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-7		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$5		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$385		
Miscellaneous I	$1,691		
Miscellaneous II	$280		
TOTAL LIABILITIES	**$130,148**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3		
EQUITY CAPITAL	$15,234		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$145,385**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 4/1/2003 7:55:18 AM

Amounts in Millions

Reporting Dockets: 466
December 2002
Data as of: 4/1/2003

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	6	$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	16	$26
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	83	$265
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	77	$222
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	58	$129
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	207	$873
1014	Opt commitment to orig 25- or 30-year FRMs	178	$964
1016	Opt commitment to orig "other" Mortgages	135	$412
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$7
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	8	$18
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$6
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	16	$39
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$18
2016	Commit/purchase "other" Mortgage loans, svc retained	14	$36
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$5
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$5
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	12	$62
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	52	$369
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	65	$405
2036	Commit/sell "other" Mortgage loans, svc retained		$29
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	6	$22
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$28
2054	Commit/purchase 25- to 30-year FRM MBS		$9
2056	Commit/purchase "other" MBS		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$165
2074	Commit/sell 25- or 30-yr FRM MBS	9	$388

AGGREGATE SCHEDULE CMR REPORT

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Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 466**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:55:18 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2081	Commit/purch low-risk floating-rate mtg derivative product		$9
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$7
2086	Commit/purchase high-risk Mortgage derivative product		$15
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$41
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$26
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$112
2116	Commit/purchase "other" Mortgage loans, svc released		$10
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	14	$169
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	12	$49
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	8	$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	54	$262
2134	Commit/sell 25- or 30-yr FRM loans, svc released	71	$730
2136	Commit/sell "other" Mortgage loans, svc released	10	$135
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	6	$15
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	28	$63
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	27	$59
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	25	$78
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	92	$291
2214	Firm commit/originate 25- or 30-year FRM loans	86	$404
2216	Firm commit/originate "other" Mortgage loans	56	$227
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$11
3016	Option to purchase "other" Mortgages		$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$1

AGGREGATE SCHEDULE CMR REPORT

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Amounts in Millions

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December 2002
Data as of: 4/1/2003

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3032	Option to sell 10-, 15-, or 20-year FRMs		$35
3034	Option to sell 25- or 30-year FRMs	6	$140
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$4
4002	Commit/purchase non-Mortgage financial assets	43	$248
4022	Commit/sell non-Mortgage financial assets		$83
5002	IR swap: pay fixed, receive 1-month LIBOR		$81
5004	IR swap: pay fixed, receive 3-month LIBOR		$349
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5026	IR swap: pay 3-month LIBOR, receive fixed		$20
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$14
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$41
6002	Interest rate Cap based on 1-month LIBOR		$270
6004	Interest rate Cap based on 3-month LIBOR	6	$210
6008	Interest rate Cap based on 3-month Treasury		$30
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
7002	Interest rate floor based on 1-month LIBOR		$25
7010	Interest rate floor based on 1-year Treasury		$3
8040	Short futures contract on 10-year Treasury note		$40
9502	Fixed-rate construction loans in process	232	$1,144
9512	Adjustable-rate construction loans in process	151	$954